



and necessities are fulfilled. As, a result of which, slow servers are being vanished, and banking e-services are being adapted.

2. Good Reputation: A good image of the banking transaction system in society big brand name attract, the customers and build in them the trust to get associated with kinds of e-banking services. Hence, customers are going more behind reputation instead of actual service parameters.

3. High security: Another necessary parameter which adds in changing e-banking is high security. With banking even the smallest risk can result into big damage. Hence, banks are imported to take care of the security parameter efficiently. With growing advanced technology the risk of hackers is also being increased which demands for better security. People are thus switching to better security e-banking services.

4. Customer Relations & Beliefs: All these e-banking services are going to be mostly by the common people. These are the customers of these particular banking services will use and rate the services. With changing time, the beliefs and views of customers on various services also change that forces the producer to change the pattern of e-banking for gaining better customer attention. Hence, different customers have different beliefs and feedback related to e-banking services which changes these services.

### 3. Preferable Pattern of E-Banking Services

Customers and the users have certain preferences in reference to E-Banking services. Hence, to determine the preferable pattern to be adapted and followed. So, let us see the use of customers for E-Banking services:

1. Benefits Of E-banking Services: There are different kinds of benefits associated with different e-banking services. The usage pattern of customers for various services depends on the benefits associated with them. Customers use different e-banking services according to the benefits associated and go for the type of service where they get the maximum benefit. So, let us see some of the different benefits associated with different types of e-banking services:-





| BENEFIT            | TIME SAVING | EXTENSIVE | EASY PROCESSING | EASY MONEY TRANSFER | ALL |
|--------------------|-------------|-----------|-----------------|---------------------|-----|
| E-BANKING SERVICES | 69          | 25        | 41              | 13                  | 13  |
| ATM                | 25          | 13        | 12              | 6                   | 5   |
| DEBIT CARD         | 11          | 6         | 8               | 3                   | 1   |
| CREDIT CARD        | 6           | 4         | 3               | 1                   | 1   |
| PHONE BANKING      | 11          | 4         | 8               | 4                   | 1   |
| MOBILE BANKING     | 11          | 3         | 9               | 3                   | 2   |
| INTERNET BANKING   |             |           |                 |                     |     |

2. Customer Satisfaction With E-banking Services: Of all the various e-banking services customers have different satisfaction level associated with e-banking services. Let us see:-

| E-BANKING SERVICES | SATISFACTION LEVEL |           |         |               |                      |
|--------------------|--------------------|-----------|---------|---------------|----------------------|
|                    | HIGHLY SATISFIED   | SATISFIED | NEUTRAL | DISSA TISFIED | HIGHLY DISSA TISFIED |
| E-BANKING SERVICES |                    | 59        | 18      | 1             | 1                    |
| ATM                | 11                 | 3         | 6       | 0             | 0                    |
| DEBIT CARD         | 2                  | 11        | 1       | 0             | 0                    |
| CREDIT CARD        | 1                  | 4         | 2       | 0             | 0                    |
| PHONE BANKING      | 2                  | 9         | 3       | 0             | 0                    |
| MOBILE BANKING     | 2                  | 10        | 1       | 0             | 0                    |
| INTERNET BANKING   | 4                  |           |         |               |                      |

Thus depending on the benefits, the satisfaction level of customers is measured which determines the usage and changing pattern of various e-banking services. This is another major factor which counts in changing pattern of various e-banking services.

4. Conclusion

With growth and development of technical advancements and globalization the demands for pattern of e-banking services is experiencing a change. This is because of various factors including satisfactory level of customers, usage and utilization of services and many more. This is all responsible for changing demand for pattern of ebanking services.

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